

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10711613
Filing Date	2004-09-28
First Named Inventor	Fred Bishop
Art Unit	2162
Examiner Name	To, Baoquoc N.
Attorney Docket Number	54022.3100

U.S.PATENTS						Remove		
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
1								
If you wish to add additional U.S. Patent citation information please click the Add button.						Add		
U.S.PATENT APPLICATION PUBLICATIONS						Remove		
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
1								
If you wish to add additional U.S. Published Application citation information please click the Add button.						Add		
FOREIGN PATENT DOCUMENTS						Remove		
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
1								<input type="checkbox"/>
If you wish to add additional Foreign Patent Document citation information please click the Add button						Add		
NON-PATENT LITERATURE DOCUMENTS						Remove		
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.				T ⁵		

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10711613
		Filing Date	2004-09-28
		First Named Inventor	Fred Bishop
		Art Unit	2162
		Examiner Name	To, Baoquoc N.
		Attorney Docket Number	54022.3100

/BT/	1	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/28/2000	<input type="checkbox"/>
	2	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>
	3	"Shell Introduces Optional Credit Card," The Associated Press, 09/03/1985	<input type="checkbox"/>
	4	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>
	5	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card," Business Wire, 09/03/1985	<input type="checkbox"/>
	6	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All of its Credit Cards," PR Newswire, 12/18/1986	<input type="checkbox"/>
	7	CAREY, Gordon, "Multi-tier Copay," Pharmaceutical Executive, 02/2000	<input type="checkbox"/>
	8	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
	9	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
	10	GOLDWASSER, Joan, "Best of the Cash-Back Cards," Kiplinger's Personal Finance Magazine, 04/1999	<input type="checkbox"/>
/BT/	11	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10711613
		Filing Date	2004-09-28
		First Named Inventor	Fred Bishop
		Art Unit	2162
		Examiner Name	To, Baoquoc N.
		Attorney Docket Number	54022.3100

/BT/	12	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/08/2002	<input type="checkbox"/>
	13	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
	14	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
	15	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
	16	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
	17	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
	18	Non-Final Office Action issued 4/20/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
	19	Final Office Action issued 9/8/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
	20	Advisory Action issued 11/10/2005 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
	21	Non-Final Office Action issued 1/18/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
/BT/	22	Final Office Action issued 9/25/2006 in U.S. Serial No. 10/192,488	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10711613
		Filing Date	2004-09-28
		First Named Inventor	Fred Bishop
		Art Unit	2162
		Examiner Name	To, Baoquoc N.
		Attorney Docket Number	54022.3100

/BT/	23	Notice of Allowance issued 2/2/2007 in U.S. Serial No. 10/192,488	<input type="checkbox"/>
	24	Examiner's Report dated 10/5/2006 for AU2002318293	<input type="checkbox"/>
	25	Office Action dated 6/28/2007 in CA 2,452,351	<input type="checkbox"/>
	26	Office Action dated 4/25/2008 in CA 2,452,351	<input type="checkbox"/>
	27	Supplemental Search Report dated 11/16/2004 for EP02748120.9	<input type="checkbox"/>
	28	Examination Report dated 3/8/2005 for EP02748120.9	<input type="checkbox"/>
	29	Examination Report dated 2/8/2006 for EP02748120.9	<input type="checkbox"/>
	30	Examination Report dated 10/24/2007 for EP02748120.9	<input type="checkbox"/>
	31	Office Action dated 3/9/2006 in JP2003-513257	<input type="checkbox"/>
	32	Office Action dated 10/20/2006 in JP2003-513257	<input type="checkbox"/>
/BT/	33	Office Action dated 8/1/2007 in JP2003-513257	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10711613
		Filing Date	2004-09-28
		First Named Inventor	Fred Bishop
		Art Unit	2162
		Examiner Name	To, Baoquoc N.
		Attorney Docket Number	54022.3100

/BT/	34	Office Action dated 1/29/2008 in JP2003-513257	<input type="checkbox"/>
	35	Office Action dated 7/11/2007 for MX PA/a/2004/000253	<input type="checkbox"/>
	36	Office Action dated 1/27/2005 in NZ530497	<input type="checkbox"/>
	37	ISR dated 12/30/2002 for PCT/US02/0219903	<input type="checkbox"/>
	38	Office Action dated 12/30/2005 for CN02813783.3	<input type="checkbox"/>
	39	Office Action dated 5/16/2007 for CN02813783.3	<input type="checkbox"/>
	40	Non-Final Office Action mailed 2/8/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
	41	Final Office Action mailed 6/13/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
	42	Advisory Action mailed 8/19/2008 in U.S. Serial No. 10/340,352	<input type="checkbox"/>
	43	Office Action dated 1/29/2007 for CA2458143	<input type="checkbox"/>
/BT/	44	Office Action dated 12/19/2007 for CA2458143	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number	10711613
	Filing Date	2004-09-28
	First Named Inventor	Fred Bishop
	Art Unit	2162
	Examiner Name	To, Baoquoc N.
	Attorney Docket Number	54022.3100

/BT/	45	Supplemental Search Report dated 5/26/2006 for EP03763325.2	<input type="checkbox"/>
	46	Examination Report dated 10/26/2006 for EP03763325.2	<input type="checkbox"/>
	47	Office Action dated 8/3/2006 in JP2004-562629	<input type="checkbox"/>
	48	Office Action dated 3/8/2007 in JP2004-562629	<input type="checkbox"/>
	49	Final Office Action dated 10/4/2007 in JP2004-562629	<input type="checkbox"/>
/BT/	50	ISR dated 4/22/2004 for PCT/US03/21279	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Baoquoc To/	Date Considered	03/05/2010
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.